

Fig. 1) for storing information for identifying a user, and the amount of money utilized by the user based on the previously deposited funds, a settlement processing apparatus (for example an clearing house 5 in Fig. 1) includes settlement instructing means (for example, a clearing unit 55 in Fig. 1) for instructing a payment institution to settle, a control apparatus (for example, a center 3 in Fig. 1) includes management means (for example, a user management unit 35 in Fig. 1) for managing the information for identifying a user, and an account number in the payment institution of the user, encrypted with a public key of the settlement apparatus, balance change instructing means (for example, a communication unit 37 in Fig. 1) for instructing the account management device to change the balance of the deposited funds of the user, stored in the storage means of the account management apparatus, based on the information for identifying a user managed by the management means, and settlement execution instructing means (for example, the communication unit 37 in Fig. 1) for instructing the settlement instructing means of the settlement processing apparatus to execute a settlement based on the account number in the payment institution managed by the management means.

Please replace the paragraph at page 45, lines 9-25²⁴ with the following:

According to an electronic cash system ~~set forth in claim 1 of the invention~~, an account management apparatus stores information for identifying the user and the amount of money utilized by the user based on previously deposited funds, a settlement processing apparatus instructs the payment institution to settle, and a control apparatus manages the information for identifying a user, and an account number in the payment institution of the user, encrypted with a public key of

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9/13/06